

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF

In re Jerry A Nardella

Case No. 17-31934 (JKS)

Reporting Period: 11/01/2018 - 11/30/2018

MONTHLY OPERATING REPORT

File with Court and submit copy to United States Trustee within 20 days after end of month.

Submit copy of report to any official committee appointed in the case.

REQUIRED DOCUMENTS	Form No.	Prepared	Reviewed	Submitted
Schedule of Cash Receipts and Disbursements	MOR-1	X		
Bank Reconciliation (or copies of debtor's bank reconciliations)	MOR-1a	X		
Schedule of Professional Fees Paid	MOR-1b			
Copies of bank statements		X		
Cash disbursements journals		X		
Statement of Operations	MOR-2			
Balance Sheet	MOR-3			
Status of Postpetition Taxes	MOR-4			
Copies of IRS Form 6123 or payment receipt				
Copies of tax returns filed during reporting period				
Summary of Unpaid Postpetition Debts	MOR-4			
Listing of aged accounts payable	MOR-4			
Accounts Receivable Reconciliation and Aging	MOR-5			
Debtor Questionnaire	MOR-5			

I declare under penalty of perjury (28 U.S.C. Section 1746) that this report and the attached documents are true and correct to the best of my knowledge and belief.

Jerry A Nardella  
Signature of Debtor

12/18/18  
Date

\_\_\_\_\_  
Signature of Joint Debtor

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature of Authorized Individual\*

\_\_\_\_\_  
Date

\_\_\_\_\_  
Printed Name of Authorized Individual

\_\_\_\_\_  
Title of Authorized Individual

\*Authorized individual must be an officer, director or shareholder if debtor is a corporation; a partner if debtor is a partnership; a manager or member if debtor is a limited liability company.

[Signature]  
MOR  
(04/07)

In re: Jerry A Nardella  
Debtor

Case No. 17-31934(JKS)  
Reporting Period: 11/01/2018 - 11/30/2018

### INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS

( This Form must be submitted for each Bank Account maintained by the Debtor)

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. Attach the bank statements and a detailed list of all disbursements made during the report period that includes the date, the check number, the payee, the transaction description, and the amount. A bank reconciliation must be attached for each account. [See MOR-1 (INDV) (CONT)]

	Actual	Available
Cash - Beginning of Month	15.57	
Jerry A Nardella account 6648		
<b>RECEIPTS</b>		
Wages (Net)		
Interest and Dividend Income		
Alimony and Child Support		
Social Security and Pension Income	1104.00	
Sale of Assets		
Other Income (attach schedule)	28800.00	
<b>Total Receipts</b>	<b>29904.00</b>	
<b>DISBURSEMENTS</b>		
<b>ORDINARY ITEMS</b>		
Mortgage Payment(s)		
Rental Payment(s)		
Other Secured Note Payments		
Utilities	436.01	
Insurance Life Insurance-Nationwide	1475.00	
Insurance Life Insurance-John Hancock	1253.83	
Insurance Medical-JAN AETNA	225.66	
Insurance Silverscript JAN		
Auto Expense		
Lease Payments		
IRA Contributions		
Repairs and Maintenance	159.94	
Medical Expenses		
Household Expenses	1599.36	
Charitable Contributions		
Other Professional	430.00	
Alimony and Child Support Payments		
Taxes - Real Estate		
Taxes - Personal Property		
Taxes - Other (attach schedule)		
Travel and Entertainment	2503.67	
Gifts		
Other (attach schedule)	9529.00	
<b>Total Ordinary Disbursements</b>	<b>17612.47</b>	
<b>REORGANIZATION ITEMS</b>		
Professional Fees		
U. S. Trustee Fees	650.00	
Other Reorganization Expenses (attach schedule)		
<b>Total Reorganization Items</b>	<b>650.00</b>	
<b>Total Disbursements (Ordinary + Reorganization)</b>	<b>18262.47</b>	
<b>Net Cash Flow (Total Receipts - Total Disbursements)</b>	<b>11641.53</b>	
<b>Cash - End of Month (Must equal reconciled bank statement)</b>	<b>11657.10</b>	

FORM MOR-1(INDV)  
(9/99)

In re Jerry A Nardella  
Debtor

Case No. 17-31934 (JKS)  
Reporting Period: 11/01/2018 - 11/30/2018

**INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS - continuation sheet**

BRIEF SUMMARY OF DEBTOR'S CASH RECEIPTS		Report Month	Amount Received	Amount Paid
<b>Other Income</b>				
Rainmaker Capital of Wallington LLC			\$8,800.00	
Group 5 Development LLC			\$20,000.00	
Rainmaker Capital of Fair Lawn LLC			\$0.00	
Rainmaker Management LLC			\$0.00	
<b>Other Income</b>				
<b>Other Ordinary Disbursements</b>				
Auto Insurance-Parents 3 months			\$828.55	
AARP - Parents			\$544.50	
American Express			\$0.00	
Jerry Nardella			\$900.00	
Rainmaker Capital of Wallington LLC			\$4,405.95	
Rainmaker Capital of Fair Lawn LLC			\$750.00	
Rainmaker Management LLC			\$2,100.00	
<b>Other Reorganization Expenses</b>				

FORM MOR-1 (INDV) (CON'T)  
(9/99)

Register: Valley National Bank DIP

From 11/01/2018 through 11/30/2018

Sorted by: Date, Type, Number/Ref

Date	Number	Payee	Account	Memo	Payment	C	Deposit	Balance
11/01/2018		Rainmaker Capital of...	Wallington Account	From RMC Wa...		X	4,000.00	4,015.57
11/01/2018	223	U.S. Trustee	Professional Fees	Acct1221731934	650.00	X		3,365.57
11/02/2018		Penn National Insura...	Mary T Nardella	#306597	547.40	X		2,818.17
11/02/2018		Penn National Insura...	Mary T Nardella	Fee	4.95	X		2,813.22
11/02/2018		United Health Care	Anthony Nardella	AJN AARP	544.50	X		2,268.72
11/02/2018	224	Cash Sale	-split-	Philly,TravelW...	300.00	X		1,968.72
11/03/2018		Nationwide Life Insu...	Life Insurance	November 2018	1,475.00	X		493.72
11/03/2018		AETNA H & L INS...	Medical/Dental Expense	November 2018	225.66	X		268.06
11/05/2018	225	Cash Sale	Jerry A Nardella	Cash to Jerry	200.00	X		68.06
11/06/2018		Rainmaker Capital of...	Wallington Account	From RMC Wa...		X	1,500.00	1,568.06
11/06/2018	226	Jerilya Nardella	Miscellaneous	Household/food	405.02	X		1,163.04
11/08/2018	227	Jerry A Nardella	BUSINESS:Other	WineSnobShoo...	450.00	X		713.04
11/09/2018	228	Cash Sale	BUSINESS:Other	WineSnob	350.00	X		363.04
11/16/2018	229	Cash Sale	-split-	KingKong Bro...	300.00	X		63.04
11/19/2018		Rainmaker Capital of...	Wallington Account	From RMC Wa...		X	1,800.00	1,863.04
11/19/2018	230	Cash Sale	Jerry A Nardella	Cash to Jerry	700.00	X		1,163.04
11/21/2018		Social Security IAN	Security System	November 2018		X	1,104.00	2,267.04
11/23/2018		SEM Security Systems	Security System	9/1/18-2/28/19 ...	159.94	X		2,107.10
11/23/2018		Nicola's Ristorante	RMC of Wallington LLC	Goldstein to di...	55.95	X		2,051.15
11/23/2018		NY Bagel II	Miscellaneous		11.50	X		2,039.65
11/23/2018	231	DMS Landscaping	Maintenance	snow removal ...	159.94	X		1,879.71
11/26/2018		Rainmaker Capital of...	Wallington Account	From Wallingt...		X	1,500.00	3,379.71
11/26/2018		DELTA	BUSINESS:Travel	gas Travel	39.51	X		3,340.20
11/26/2018		Astor Parking LLC	BUSINESS:Travel	Meg-SmithMa...	59.00	X		3,281.20
11/26/2018	232	Cash Sale	-split-	SmithMade-To...	600.00	X		2,681.20
11/27/2018		Group 5 Developmen...	Jerry A Nardella	From Group5#...		X	20,000.00	22,681.20
11/27/2018		John Hancock Insura...	Life Insurance	November 2018	1,253.83	X		21,427.37
11/27/2018		COSTCO WHSE	BUSINESS:Other	TV w/Netflix	405.16	X		21,022.21
11/27/2018		Rainmaker Capital of...	RMC of Fair Lawn LLC	To RMC FairL...	750.00	X		20,272.21
11/27/2018		Rainmaker Capital of...	Wallington Account	To RMC Walli...	4,350.00	X		15,922.21
11/27/2018	233	Jerilyn Nardella	Miscellaneous	Reimb:Expens...	961.21	X		14,961.00
11/29/2018		PSE&G Co.	Utilities Expense	Utilities#66583...	436.01	X		14,524.99
11/29/2018		Rainmaker Managem...	Rainmaker Manageme...	Office Expenses	2,100.00	X		12,424.99
11/29/2018	234	Penn National Insura...	Mary T Nardella	AJN Auto Ins	276.20	X		12,148.79
11/30/2018		Key Food Glen Rock	Miscellaneous		43.75	X		12,105.04
11/30/2018		Shop Rite	Miscellaneous		17.94	X		12,087.10
11/30/2018		Image Makers	BUSINESS:Other	Copies/Photos	30.00	X		12,057.10
11/30/2018	235	Cash Sale	BUSINESS:Other	TV Netflix Inst...	400.00	X		11,657.10

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12/11/18

**40 South Mountain Avenue**  
**Reconciliation Summary**  
Valley National Bank DIP, Period Ending 12/10/2018

	Dec 10, 18
Beginning Balance	9,403.04
Cleared Transactions	
Checks and Payments - 40 Items	-71,980.83
Deposits and Credits - 7 Items	77,404.00
Total Cleared Transactions	5,423.17
Cleared Balance	14,826.21
Uncleared Transactions	
Checks and Payments - 2 Items	-14,437.99
Total Uncleared Transactions	-14,437.99
Register Balance as of 12/10/2018	388.22
Ending Balance	388.22

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12/11/18

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12/11/18

40 South Mountain Avenue

Reconciliation Detail

Valley National Bank DIP, Period Ending 12/10/2018

Type	Date	Num	Name	Clr	Amount	Balance
Beginning Balance						9,403.04
Cleared Transactions						
Checks and Payments - 40 items						
Check	10/31/2018	221	Michael A Nardella	X	-9,040.00	-9,040.00
Check	11/16/2018	229	Cash Sale	X	-300.00	-9,340.00
Check	11/19/2018	230	Cash Sale	X	-700.00	-10,040.00
Check	11/23/2018		SEM Security Syste...	X	-159.94	-10,199.94
Check	11/23/2018	231	DMS Landscaping	X	-159.94	-10,359.88
Check	11/23/2018		Nicola's Ristorante	X	-55.95	-10,415.83
Check	11/23/2018		NY Bagel II	X	-11.50	-10,427.33
Check	11/26/2018	232	Cash Sale	X	-600.00	-11,027.33
Check	11/26/2018		Astor Parking LLC	X	-59.00	-11,086.33
Check	11/26/2018		DELTA	X	-39.51	-11,125.84
Check	11/27/2018		Rainmaker Capital o...	X	-4,350.00	-15,475.84
Check	11/27/2018		John Hancock Insur...	X	-1,253.83	-16,729.67
Check	11/27/2018	233	Jerilyn Nardella	X	-961.21	-17,690.88
Check	11/27/2018		Rainmaker Capital o...	X	-750.00	-18,440.88
Check	11/27/2018		COSTCO WHSE	X	-405.16	-18,846.04
Check	11/29/2018		Rainmaker Manage...	X	-2,100.00	-20,946.04
Check	11/29/2018		PSE&G Co.	X	-436.01	-21,382.05
Check	11/29/2018	234	Penn National Insur...	X	-276.20	-21,658.25
Check	11/30/2018	235	Cash Sale	X	-400.00	-22,058.25
Check	11/30/2018		Key Food Glen Rock	X	-43.75	-22,102.00
Check	11/30/2018		Image Makers	X	-30.00	-22,132.00
Check	11/30/2018		Shop Rite	X	-17.94	-22,149.94
Check	12/03/2018		Nationwide Life Insu...	X	-1,475.00	-23,624.94
Check	12/03/2018	236	Cash Sale	X	-500.00	-24,124.94
Check	12/03/2018		Laboratorio Kitchen ...	X	-284.91	-24,409.85
Check	12/03/2018		Ariane Kitchen & Bar	X	-184.62	-24,594.47
Check	12/03/2018		Villa Victorla	X	-78.34	-24,672.81
Check	12/03/2018		DELTA	X	-39.46	-24,712.27
Check	12/03/2018		Parkland Cleaners	X	-12.50	-24,724.77
Check	12/03/2018		NY Bagel II	X	-7.00	-24,731.77
Check	12/04/2018		American Express	X	-37,358.26	-62,090.03
Check	12/04/2018		Group 5 Developme...	X	-7,500.00	-69,590.03
Check	12/04/2018		AETNA H & L INSU...	X	-225.66	-69,815.69
Check	12/04/2018		DELTA	X	-57.00	-69,872.69
Check	12/04/2018		Uncorked	X	-11.00	-69,883.69
Check	12/04/2018		7-ELEVEN	X	-2.64	-69,886.33
Check	12/05/2018		AARP Health Options	X	-544.50	-70,430.83
Check	12/05/2018	238	John Kelly	X	-300.00	-70,730.83
Check	12/06/2018		Postmaster	X	-50.00	-70,780.83
Check	12/07/2018	239	Cash Sale	X	-1,200.00	-71,980.83
Total Checks and Payments					-71,980.83	-71,980.83
Deposits and Credits - 7 items						
Deposit	11/19/2018		Rainmaker Capital o...	X	1,800.00	1,800.00
Deposit	11/21/2018		Social Security JAN	X	1,104.00	2,904.00
Deposit	11/26/2018		Rainmaker Capital o...	X	1,500.00	4,404.00
Deposit	11/27/2018		Group 5 Developme...	X	20,000.00	24,404.00
Deposit	12/03/2018		Rainmaker Capital o...	X	1,000.00	25,404.00
Deposit	12/04/2018		Rainmaker Manage...	X	50,000.00	75,404.00
Deposit	12/05/2018		Rainmaker Capital o...	X	2,000.00	77,404.00
Total Deposits and Credits					77,404.00	77,404.00
Total Cleared Transactions					5,423.17	5,423.17
Cleared Balance					5,423.17	14,826.21
Uncleared Transactions						
Checks and Payments - 2 items						
Check	12/05/2018	237	Wells Fargo Home ...		-14,397.44	-14,397.44
Check	12/10/2018		COSTCO WHSE		-40.55	-14,437.99
Total Checks and Payments					-14,437.99	-14,437.99
Total Uncleared Transactions					-14,437.99	-14,437.99

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12/11/18

40 South Mountain Avenue

**Reconciliation Detail**

Valley National Bank DIP, Period Ending 12/10/2018

Type	Date	Num	Name	Clr	Amount	Balance
Register Balance as of 12/10/2018					-9,014.82	388.22
Ending Balance					-9,014.82	388.22

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JERRY A NARDELLA  
40 S MOUNTAIN AVE  
MONTCLAIR NJ 07042-1715

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Page: 1  
Chks Paid: 10  
Statement Date: 12/10/18  
Account Number:

REDACTED

\*\*\*\*\* VNB Milestone Checking  
Non-Check Transactions

REDACTED

\*\*\*\*\*

Date	Description	Amount
11/19	TRANSFER FRM CK XXXXXXXX9308	1,800.00
11/21	SSA TREAS 310 XXSOC SEC	1,104.00
11/23	DBT Purchase NICOLA'S RESTAURANT TOTOWA NJ	55.95-
11/26	TRANSFER FRM CK XXXXXXXX9308	1,500.00
11/27	JHUSA PAYMENTS	1,253.83-
11/27	DBT Purchase NY BAGEL II VERONA NJ	11.50-
11/27	TRANSFER FRM CK XXXXXXXX9332	20,000.00
11/27	TRANSFER TO CK XXXXXXXX9308	4,350.00-
11/27	TRANSFER TO CK XXXXXXXX9316	750.00-
11/28	DBT Purchase ASTOR PARKING LLC NEW YORK NY	59.00-
11/29	DBT Purchase DELTA 23 CEDAR GROVE NJ	39.51-
11/29	DBT Purchase COSTCO WHSE #1177 WAYNE NJ	405.16-
11/29	POS Purchase PSEG 24 Brown Ave Springfield NJ	436.01-
11/29	TRANSFER TO CK XXXXXXXX9340	2,100.00-
11/30	DBT Purchase SHOPRITE FAIRLAWN S1 FAIRLAWN NJ	17.94-
11/30	DBT Purchase KEY FOOD 1950 GLEN ROCK NJ	43.75-
12/03	NATIONWIDE LIFE PFX LAN PM	1,475.00-
12/03	DBT Purchase SEM SECURITY WARWICK NY	159.94-
12/04	AETNA H & L INS PYMT	225.66-
12/04	DBT Purchase IMAGE MAKERS WAYNE NJ	30.00-
12/04	DBT Purchase ARIANE KITCHEN & BAR VERONA NJ	184.62-
12/04	DBT Purchase NY BAGEL II VERONA NJ	7.00-

(c) Valley National Bank. Member FDIC. Equal Opportunity Lender.





JERRY A NARDELLA  
40 S MOUNTAIN AVE  
MONTCLAIR NJ 07042-1715

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Statement Date: 12/10/18  
Account Number: -

REDACTED

\*\*\*\*\* VNB Milestone Checking  
Non-Check Transactions

REDACTED

\*\*\*\*\*

Date	Description	Amount
12/04	DBT Purchase DELTA 23 CEDAR GROVE NJ	57.00-
12/04	DBT Purchase LABORATORIO KITCHEN MONTCLAIR NJ	284.91-
12/04	DBT Purchase VILLA VICTORIA MONTCLAIR NJ	78.34-
12/04	TRANSFER FRM CK XXXXXXXX9340	50,000.00
12/04	TRANSFER TO CK XXXXXXXX9332	7,500.00-
12/05	PENN NATIONAL IN CHECKPAYMT Check Number: 234	276.20-
12/05	AMEX EPAYMENT ACH PMT	37,358.26-
12/05	DBT Purchase PARKLAND CLEANERS MONTCLAIR NJ	12.50-
12/05	TRANSFER FRM CK XXXXXXXX9308	2,000.00
12/06	DBT Purchase UNCORKED TOTOWA NJ	11.00-
12/06	DBT Purchase USPS PO 3314250804 CEDAR GROVE NJ	50.00-
12/07	UnitedHealthcare PREMIUM	544.50-
12/07	DBT Purchase 7 ELEVEN 11435 LITTLE FALLS NJ	2.64-
12/07	DBT Purchase DELTA 23 CEDAR GROVE NJ	39.46-
12/07	OVER THE PHONE	1,000.00

Checks in Order

Date	Number	Amount	Date	Number	Amount
11/15	221	9,040.00	11/26	232	600.00
*			11/29	233	961.21
11/16	229	300.00	*		
11/19	230	700.00	11/30	235	400.00
11/29	231	159.94	12/03	236	500.00

(\*) Check Number Missing or Check Converted to Electronic Transaction and Listed Under Non-Check Transactions

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JERRY A NARDELLA  
40 S MOUNTAIN AVE  
MONTCLAIR NJ 07042-1715

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Statement Date: 12/10/18  
Account Number:

REDACTED

\*\*\*\*\* VNB Milestone Checking

REDACTED

\*\*\*\*\*

Checks in Order

Date	Number	Amount	Date	Number	Amount
12/06	238	300.00	12/07	239	1,200.00

(\*) Check Number Missing or Check Converted to Electronic Transaction and Listed Under Non-Check Transactions

Daily Balance Summary

Date	Balance	Date	Balance	Date	Balance
11/09	9,403.04	11/26	3,111.09	12/04	51,620.77
11/15	363.04	11/27	16,745.76	12/05	15,973.81
11/16	63.04	11/28	16,686.76	12/06	15,612.81
11/19	1,163.04	11/29	12,584.93	12/07	14,826.21
11/21	2,267.04	11/30	12,123.24		
11/23	2,211.09	12/03	9,988.30		

Account Summary

Previous Statement Date: 11/09/18

Beginning	Interest	Service	Ending
Balance	+ Deposits + Paid -	Withdrawals - Charge	= Balance
9,403.04	77,404.00 .00	71,980.83 .00	14,826.21

Statement from 11/10/18 Thru 12/10/18

YTD Interest Paid .00

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